

IN THE CLAIMS:

1. (Currently Amended) A computer-implemented method for a credit grantor to manage a credit of a credit requestor, comprising the steps of:

upon the occurrence of an event:

assigning a Credit Classification to the credit requestor, the Credit Classification being related to a credit risk of the credit requestor;

determining a Type of Review to carry out for the credit requestor based upon a nature of the event;

~~selecting one of~~ **providing** a plurality of checklists of data items required to be collected, the data items of ~~the selected~~ **each provided** checklist being determined at least by a combination of the assigned Credit Classification and the determined Type of Review;

storing the plurality of checklists of data items to be collected;

selecting one of the stored plurality checklists of data items based upon the combination of the assigned Credit Classification and the determined Type of Review;

creating or updating a case folder for the requestor, the case folder including the selected checklist of data items to be collected;

collecting each required data item of the selected checklist and storing each collected data item in the case folder;

analyzing the collected data items in the case folder according to a score sheet and a workflow, the score sheet being determined at least by the combination of the assigned Credit Classification and determined Type of Review and calculating a credit score for the credit requestor, and

generating a recommended action based upon the calculated credit score.

2. **(Original)** The method of claim 1, wherein the event is initiated by the credit requestor.

3. **(Original)** The method of claim 1, wherein the event is initiated by the credit grantor.

4. **(Original)** The method of claim 1, wherein the event includes at least one of a timed action by the credit grantor and action by the credit requestor.

5. **(Original)** The method of claim 4, wherein the timed action by the credit grantor includes a periodic credit review of the credit requestor's credit.

6. **(Original)** The method of claim 4, wherein the action by the credit requestor includes at least one of a request by the credit requestor for an increased credit limit, a request for new credit by a prospect, an order by the credit requestor, a hold on an order and at least one definable action.

7. **(Original)** The method of claim 1, wherein the Credit Classification of the credit requestor is selected from a group including at least one of mature, newly established, emerging, externally funded, prospect and at least one definable Credit Classification.

8. **(Original)** The method of claim 1, wherein the Type of Review is selected from a group including at least one of new credit limit, quarterly review, semi-annual review, annual review, order, order hold, over-credit limit and at least one definable Type of Review.

9. **(Original)** The method of claim 1, wherein the collecting step includes accessing at least one of an internal database of credit information and an external database of credit information.

10. **(Original)** The method of claim 1, wherein the internal database of credit information includes accounts receivables information for the credit requestor.

11. **(Original)** The method of claim 9, wherein the collecting step includes a step of manually collecting at least some of the required data items of the selected checklist.

12. **(Original)** The method of claim 1, further comprising the step of selecting one of a plurality of credit score sheets based upon the assigned Credit Classification and the determined Type of Review, the score sheets establishing required ranges for at least some of the collected data items of the selected checklist.

13. **(Original)** The method of claim 1, further comprising the step of calculating the credit score from the selected score sheets determined by the assigned Credit Classification and the determined Type Of Review, the calculated score sheet establishing required ranges for at least some of the collected data items of the selected checklist.

14. **(Original)** The method of claim 12, wherein the required ranges vary for each data item depending upon the assigned Credit Classification and the determined Type of Review.

15. **(Original)** The method of claim 1, wherein the analyzing step is carried free of intervention from a human credit analyst when each of the collected data items fall within the corresponding required ranges established by the selected one of the plurality of score sheets.

16. **(Original)** The method of claim 1, wherein the analyzing step is carried out at least partially by a human credit analyst.

17. **(Original)** The method of claim 1, wherein the checklists of data items to be collected includes at least one optional data item.

18. **(Original)** The method of claim 1, further comprising a step of storing a time-stamped version of the case folder.

19. **(Original)** The method of claim 1, further comprising the step of implementing the recommended action according to an automation rule selected from among a plurality of automation rules.

20. **(Original)** The method of claim 19, wherein the implementing step includes a notifying step in which the credit requestor is notified of at least one of the recommended action and the implementation of the recommended action.

21. **(Original)** The method of claim 20, wherein the implementing step includes a notifying step in which a human analyst is notified of at least one of the recommended action and the implementation of the recommended action.

22. **(Original)** The method of claim 20, wherein the notifying step includes at least one of an emailing step, a faxing step, a letter generating step and a step of updating a Web site.

23. **(Original)** The method of claim 1, wherein the case folder includes a free form notes field configured to enable a credit analyst to enter free form notes in the case folder.

24. **(Original)** The method of claim 1, wherein the generating step is not carried out until all required data items are collected and stored in the case folder.

25. **(Original)** The method of claim 1, further comprising a step of notifying a human credit analyst if all required data items cannot be collected.

26. **(Original)** The method of claim 1, further including an automation rule that specifies that the case folder is to be forwarded to a human credit analyst or through a hierarchy of credit analysts for review and approval prior to implementing the recommended action.

27. **(Original)** The method of claim 26, wherein the automation rule specifies that the generated recommended action may be implemented without forwarding the case folder to a human credit analyst or through a hierarchy of credit analysts for review and approval prior to implementing the recommended action.

28-33. **(Canceled)**

34. **(Currently Amended)** A system for a credit grantor to manage a credit of a credit requestor, comprising:

at least one processor;

at least one data storage device;

a plurality of processes spawned by the at least one processor, the processes including processing logic for:

upon the occurrence of an event:

assigning a Credit Classification to the credit requestor, the Credit Classification being related to a credit risk of the credit requestor;

determining a Type of Review to carry out for the credit requestor based upon a nature of the event;

~~selecting one of~~ **providing** a plurality of checklists of data items required to be collected, the data items of ~~the selected~~ **each provided** checklist being determined at least by a combination of the assigned Credit Classification and the determined Type of Review;

storing the plurality of checklists of data items to be collected;

selecting one of the stored plurality checklists of data items based upon the combination of the assigned Credit Classification and the determined Type of Review;

creating or updating a case folder for the requestor, the case folder including the selected checklist of data items to be collected;

collecting each required data item of the selected checklist and storing each collected data item in the case folder;

analyzing the collected data items in the case folder according to a score sheet, the score sheet being determined at least by the combination of the assigned Credit Classification and determined Type of Review and calculating a credit score for the credit requestor, and

generating a recommended action based upon the calculated credit score.

35. **(Original)** The system of claim 34, wherein the event is initiated by the credit requestor.

36. **(Original)** The system of claim 34, wherein the event is initiated by the credit grantor.

37. **(Original)** The system of claim 34, wherein the event includes at least one of a timed action by the credit grantor and action by the credit requestor.

38. **(Original)** The system of claim 37, wherein the timed action by the credit grantor includes a periodic credit review of the credit requestor's credit.

39. **(Original)** The system of claim 37, wherein the action by the credit requestor includes at least one of a request by the credit requestor for an increased credit limit, a request for new credit by a prospect, an order by the credit requestor, a hold on an order and at least one definable action.

40. **(Original)** The system of claim 34, wherein the Credit Classification of the credit requestor is selected from a group including at least one of mature, newly established, emerging, externally funded, prospect and at least one definable Credit Classification.

41. **(Original)** The system of claim 34, wherein the Type of Review is selected from a group including at least one of new credit limit, quarterly review, semi-annual review, annual review, order, order hold, over-credit limit and at least one definable Type of Review.

42. **(Original)** The system of claim 34, wherein the collecting step includes accessing at least one of an internal database of credit information and an external database of credit information.

43. **(Original)** The system of claim 34, wherein the internal database of credit information includes accounts receivables information for the credit requestor.

44. **(Original)** The system of claim 42, wherein the collecting step includes a step of manually collecting at least some of the required data items of the selected checklist.

45. **(Original)** The system of claim 34, further comprising the step of selecting one of a plurality of credit score sheets based upon the assigned Credit Classification and the determined Type of Review, the score sheets establishing required ranges for at least some of the collected data items of the selected checklist.

46. **(Original)** The system of claim 34, further comprising the step of calculating the score sheets based upon the assigned Credit Classification and the determined Type Of Review, the calculated score sheet establishing required ranges for at least some of the collected data items of the selected checklist.

47. **(Original)** The system of claim 45, wherein the required ranges vary for each data item depending upon the assigned Credit Classification and the determined Type of Review.

48. **(Original)** The system of claim 34, wherein the analyzing step is carried free of intervention from a human credit analyst when each of the collected data items fall within the corresponding required ranges established by the selected one of the plurality of score sheets.

49. **(Original)** The system of claim 34, wherein the analyzing step is carried out at least partially by a human credit analyst.

50. **(Original)** The system of claim 34, wherein the checklists of data items to be collected includes at least one optional data item.

51. **(Original)** The system of claim 34, further comprising a step of storing a time-stamped version of the case folder.

52. **(Original)** The system of claim 34, further comprising the step of implementing the recommended action according to an automation rule selected from among a plurality of automation rules.

53. **(Original)** The system of claim 52, wherein the implementing step includes a notifying step in which the credit requestor is notified of at least one of the recommended action and the implementation of the recommended action.

54. **(Original)** The system of claim 53, wherein the implementing step includes a notifying step in which a human analyst is notified of at least one of the recommended action and the implementation of the recommended action.

55. **(Original)** The system of claim 53, wherein the notifying step includes at least one of an emailing step, a faxing step, a letter generating step and a step of updating a Web site.

56. **(Original)** The system of claim 34, wherein the case folder includes a free form notes field configured to enable a credit analyst to enter free form notes in the case folder.

57. **(Currently Amended)** The system of ~~claim 57~~ claim 34, wherein the generating step is not carried out until all required data items are collected and stored in the case folder.

58. **(Original)** The system of claim 34, further comprising a step of notifying a human credit analyst if all required data items cannot be collected.

59. **(Original)** The system of claim 34, further including an automation rule that specifies that the case folder is to be forwarded to a human credit analyst or through a hierarchy of credit analysts for review and approval prior to implementing the recommended action.

60. **(Original)** The system of claim 59, wherein the automation rule specifies that the generated recommended action may be implemented without forwarding the case folder to a human credit analyst or through a hierarchy of credit analysts for review and approval prior to implementing the recommended action.

61. **(Currently Amended)** A machine-readable medium having data stored thereon representing sequences of instructions which, when executed by a computing device, causes the computing device to enable a credit grantor to manage a credit of a credit requestor, the sequences of instructions being configured to carry out the steps of:

upon the occurrence of an event:

assigning a Credit Classification to the credit requestor, the Credit Classification being related to a credit risk of the credit requestor;

determining a Type of Review to carry out for the credit requestor based upon a nature of the event;

~~selecting one of~~ providing a plurality of checklists of data items required to be collected, the data items of ~~the selected~~ each provided checklist being determined at least by a combination of the assigned Credit Classification and the determined Type of Review;

storing the plurality of checklists of data items to be collected;

selecting one of the stored plurality checklists of data items based upon the combination of the assigned Credit Classification and the determined Type of Review;

creating or updating a case folder for the requestor, the case folder including the selected checklist of data items to be collected;

collecting each required data item of the selected checklist and storing each collected data item in the case folder;

analyzing the collected data items in the case folder according to a score sheet, the score sheet being determined at least by the combination of the assigned Credit Classification and determined Type of Review and calculating a credit score for the credit requestor, and generating a recommended action based upon the calculated credit score.

62. **(Original)** The medium of claim 61, wherein the event is initiated by the credit requestor.

63. **(Original)** The medium of claim 61, wherein the event is initiated by the credit grantor.

64. **(Original)** The medium of claim 61, wherein the event includes at least one of a timed action by the credit grantor and action by the credit requestor.

65. **(Original)** The medium of claim 64, wherein the timed action by the credit grantor includes a periodic credit review of the credit requestor's credit.

66. **(Original)** The medium of claim 64, wherein the action by the credit requestor includes at least one of a request by the credit requestor for an increased credit limit, a request for new credit by a prospect, an order by the credit requestor, a hold on an order and at least one definable action.

67. **(Original)** The medium of claim 61, wherein the Credit Classification of the credit requestor is selected from a group including at least one of mature, newly established, emerging, externally funded, prospect and at least one definable Credit Classification.

68. **(Original)** The medium of claim 61, wherein the Type of Review is selected from a group including at least one of new credit limit, quarterly review, semi-annual review, annual review, order, order hold, over-credit limit and at least one definable Type of Review.

69. **(Original)** The medium of claim 61, wherein the collecting step includes accessing at least one of an internal database of credit information and an external database of credit information.

70. **(Original)** The medium of claim 61, wherein the internal database of credit information includes accounts receivables information for the credit requestor.

71. **(Original)** The medium of claim 69, wherein the collecting step includes a step of manually collecting at least some of the required data items of the selected checklist.

72. **(Original)** The medium of claim 61, further comprising the step of selecting one of a plurality of credit score sheets based upon the assigned Credit Classification and the determined Type of Review, the score sheets establishing required ranges for at least some of the collected data items of the selected checklist.

73. **(Original)** The medium of claim 61, wherein the credit score is calculated based upon the assigned Credit Classification and the determined Type Of Review, the score sheet establishing required ranges for at least some of the collected data items of the selected checklist.

74. **(Original)** The medium of claim 72, wherein the required ranges vary for each data item depending upon the assigned Credit Classification and the determined Type of Review.

75. **(Original)** The medium of claim 61, wherein the analyzing step is carried free of intervention from a human credit analyst when each of the collected data items fall within the corresponding required ranges established by the selected one of the plurality of score sheets.

76. **(Original)** The medium of claim 61, wherein the analyzing step is carried out at least partially by a human credit analyst.

77. **(Original)** The medium of claim 61, wherein the checklists of data items to be collected includes at least one optional data item.

78. **(Original)** The medium of claim 61, further comprising a step of storing a time-stamped version of the case folder.

79. **(Original)** The medium of claim 61, further comprising the step of implementing the recommended action according to an automation rule.

80. **(Original)** The medium of claim 79, wherein the implementing step includes a notifying step in which the credit requestor is notified of at least one of the recommended action and the implementation of the recommended action.

81. **(Original)** The medium of claim 80, wherein the implementing step includes a notifying step in which a human analyst is notified of at least one of the recommended action and the implementation of the recommended action.

82. **(Original)** The medium of claim 80, wherein the notifying step includes at least one of an emailing step, a faxing step, a letter generating step and a step of updating a Web site.

83. **(Original)** The medium of claim 61, wherein the case folder includes a free form notes field configured to enable a credit analyst to enter free form notes in the case folder.

84. **(Original)** The medium of claim 61, wherein the generating step is not carried out until all required data items are collected and stored in the case folder.

85. **(Original)** The medium of claim 61, further comprising a step of notifying a human credit analyst if all required data items cannot be collected.

86. **(Original)** The medium of claim 61, further including an automation rule that specifies that the case folder is to be forwarded to a human credit analyst or through a hierarchy of credit analysts for review and approval prior to implementing the recommended action.

87. **(Original)** The system of claim 59, wherein the automation rule specifies that the generated recommended action may be implemented without forwarding the case folder to a human credit analyst or through a hierarchy of credit analysts for review and approval prior to implementing the recommended action.